

DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
Law Offices of Mark W. Ford, LLC  
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Gloucester City, NJ 08030  
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Attorney for the debtor

In Re: Clifford and Regina Carter

Case Number: 19-28930

Judge: ABA

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO  
CREDITOR'S MOTION or XX CERTIFICATION OF DEFAULT  
TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following  
(choose one):

1. Motion for Relief from the Automatic Stay filed

By \_\_\_\_\_, creditor,

A hearing has been scheduled for .

OR

Motion to Dismiss filed by the Chapter Trustee.

A hearing has been scheduled for .

☐ Certification of Default filed by U.S. Bank N.A. creditor,

I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons **(choose one)**:

☒ I have sent in a payment on February 19, 2021 of \$1,377.00 that U.S. Bank received.

X I also sent a payment on February 22, 2021 in the amount of \$919.00.

X I also sent in a payment on July 10, 2020 in the amount of \$1,187.03 which was to be credited through the March 1, 2021 payment which they have not credited me for. I will be making other arrangements to catch up on the other payments.

This certification is being made in an effort to resolve the issues raised by the Trustee in its motion.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: 03/08/21\_ /s/Clifford Carter

Date: 03/08/21 /s/ Regina Carter

**Note:**

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.**